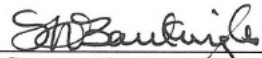




SO ORDERED.

SIGNED this 29th day of September, 2020

**THIS ORDER HAS BEEN ENTERED ON THE DOCKET.
PLEASE SEE DOCKET FOR ENTRY DATE.**


Suzanne H. Bauknight
UNITED STATES BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TENNESSEE
NORTHERN DIVISION**

IN RE:

BK Case No. 3:16-bk-33343-SHB

Melissa Sunderland,
Michael Sunderland,

Chapter 13

Debtors.

**AGREED ORDER REGARDING
OBJECTION TO NOTICE OF PAYMENT CHANGE FILED SEPTEMBER 10, 2019**

The Agreed Order hereunder states the agreed position of the Debtors and SN Servicing Corporation, as servicer for U.S. Bank Trust National Association, et al. ("SN"), as it pertains to the Debtors' Objection to the Notice of Payment Change filed September 10, 2019, as follows:

SN will immediately submit to the Chapter-13 Trustee the escrow surplus in the amount of \$8,862.22. In return for that payment, the Debtors will withdraw their objection to the 2019 payment change.

SN provides the following information, upon which the Debtors base their agreement to withdraw their objection to the 2019 payment change: the escrow payment will not change until the next annual escrow analysis is run in June 2021 and which will only increase or decrease according to the property taxes that come due and possible changes in insurance. None of those increases or decreases will include any shortage or surplus represented by the escrow surplus in the amount of \$8,862.22. Should the Debtors fail to make the ongoing monthly payments, SN will still pay the property taxes and the insurance. Any such default in future payments would create a shortage, again, based on the failure to remit those payments but not involving the escrow surplus in the amount of \$8,862.22.

Debtors reserve the right to object to the September 10, 2019 Notice of Payment Change in the event that any mortgage changes are made in the future that are not consistent with this Order

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APPROVED FOR ENTRY:

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s/ Gwendolyn M. Kerney (by ml w/perm)

Gwendolyn M Kerney

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